Republicans Break Their Commitment to Protect Americans with Pre-Existing Conditions
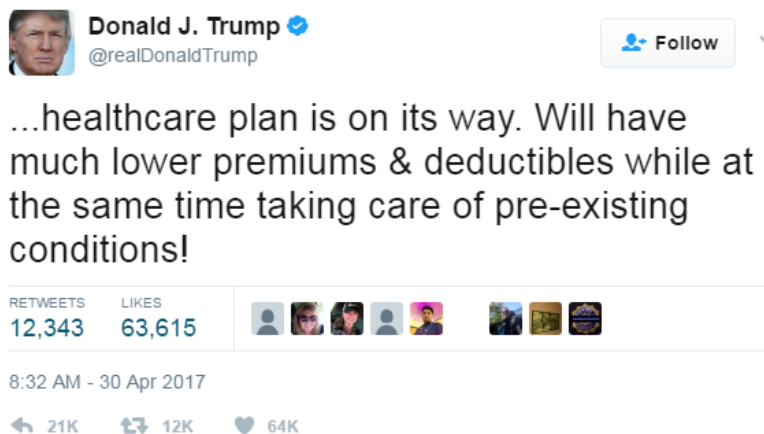
Latest Iteration of TrumpCare Allows Insurers to Discriminate Against People with Pre-Existing Conditions

This week, House Republicans are attempting to bring their TrumpCare bill to the Floor for a vote. This iteration of the harmful bill will allow insurers to charge sky high premiums to Americans with pre-existing conditions, making care unaffordable which could lead to those individuals losing insurance coverage.

Over the weekend, President Trump misled the American people, claiming the bill wouldn't roll back protections for people with pre-existing conditions. From his interview on Face the Nation:

"Preexisting conditions are in the bill… We are going to have lower premiums."

He also doubled down on Twitter:

> **Donald J. Trump** ✔
> @realDonaldTrump
>
> …healthcare plan is on its way. Will have much lower premiums & deductibles while at the same time taking care of pre-existing conditions!
>
> RETWEETS 12,343   LIKES 63,615
>
> 8:32 AM - 30 Apr 2017
>
> ↩ 21K   ♺ 12K   ♥ 64K

However, the bill would allow insurers to discriminate against people with pre-existing conditions, potentially making their coverage so prohibitively expensive that they won't be able to afford it and will end up uninsured. From the American Medical Association:

> "There is also no certainty that the requirement for states to have some kind of reinsurance or high-risk pool mechanism to help such individuals will be sufficient to provide for affordable health insurance or prevent discrimination against individuals with certain high-cost medical conditions." [AMA Letter to Congress, 4/27/17]

A look at the news shows that no one is buying Trump's comments that these Americans will be protected:

> "[Trump] says that people with preexisting conditions will be protected. Under the latest amendment to the American Health Care Act — the one that got the Freedom Caucus on board — they won't be." [Vox, 4/30/17]

Office of Democratic Whip Steny H. Hoyer, 5/2/2017

"What Trump is promising is the opposite of what House Republicans are considering doing. They are considering a bill that would allow states to allow insurers to charge sick people as much as they want for health insurance. Technically, health insurers couldn't refuse sick people insurance (like they could pre-Obamacare). But practically, sick people probably will be priced out of insurance under this legislation, since insurers could charge whatever they want, said Gary Claxton, a health-care policy expert with the nonpartisan Kaiser Family Foundation." [Washington Post, 5/1/17]

"Mr. Trump insisted that the Republican health legislation would not allow discrimination against people with pre-existing medical conditions, an assertion contradicted by numerous health policy experts as well as the American Medical Association….Nor did he explain how the Republicans' new health plan would produce 'much lower premiums.'" [New York Times, 5/1/17]

"This makes protection for people with pre-existing conditions sound ironclad. But that's not the case. People with pre-existing conditions could get coverage, but they could be charged higher rates." [Politifact, 4/30/17]

"The popular aspect of the Affordable Care Act — which mandates that patients with pre-existing medical conditions cannot be charged more for insurance than healthy people — appears at risk in the latest version of the House bill. In that version, states would have the option to opt out of the 'community rating,' which prevents insurers from increasing premiums on people based on their health history and age…But Trump insisted that is not the case." [Politico, 04/30/17]

"Speaker Paul D. Ryan (R-Wis.) agreed to support an amendment that would allow insurance providers in some states to deny coverage or charge higher premiums to people with preexisting conditions or costly health problems, as long as that state set up 'high-risk pools' that could instead help cover the cost of care." [Washington Post, 4/30/17]

"In an attempt to win support from hardline conservatives, House Republicans approved an amendment that would permit states to waive the ACA's ban on charging sick people more for insurance than healthy people." [The Guardian, 4/30/17]

"Thanks to the amendment that Republicans introduced last week, states could opt out of some of the law's most important regulations ― a ban on charging higher premiums to people with pre-existing conditions, and a requirement that all plans include a set of 'essential' benefits including mental health, maternity care and prescription drugs." [Huffington Post, 4/30/17]

"Under such a system, someone with metastatic cancer could be charged an additional $142,650 annually in premiums…while someone with asthma could be charged an additional $4,340 a year." [Time.com, 4/26/17]

That's why even conservative Republicans oppose the bill:

Rep. Billy Long (R-MO): "I have always stated that one of the few good things about Obamacare is that people with pre-existing conditions would be covered… The MacArthur amendment strips away any guarantee that pre-existing conditions would be covered and affordable." [Politico, 5/1/17]

Vice President Mike Pence: "And we will protect Americans with pre-existing conditions so that they are not charged more or denied coverage, just because they have been sick, so long as they have paid their premiums consistently." [Breitbart, 11/1/16]

House Speaker Paul Ryan: "And he said that people with pre-existing health conditions would be protected 'even better ... under our plan' than they are now under Obamacare." [CNBC, 4/27/17]

House Energy and Commerce Committee Chairman Greg Walden (R-OR): "We're not going back to the days when they could underwrite you, say, 'Oh yeah, we'll cover you, it'll just be so expensive you can't afford it' …That is not a plan I can support." [The Hill, 4/28/17]

Rep. Tom MacArthur (R-NJ): "One ad is even falsely claiming that I support legislation that would not cover pre-existing conditions—this is simply not true. I have never and will never support legislation that does this." [Statement, 4/12/17]

Rep. Scott Taylor (R-VA): "We will protect those with preexisting conditions..." [Republican Party Address, 3/10/17]

Rep. Mike Coffman (R-CO): "I will protect those with pre-existing conditions. … I will maintain that commitment." [Politico, 4/13/17]

Rep. Patrick McHenry (R-NC): "Rep. Patrick McHenry… earlier this month had warned that the demand from the Freedom Caucus for states to get waivers for community rating and other ObamaCare protections would be 'a bridge too far for our members.'" [The Hill, 4/28/17]

Rep. Frank LoBiondo (R-NY): "LoBiondo's Chief of Staff Jason Galanes, who attended the meeting, elaborated on some of the issues… Galanes said the congressman also wants any replacement to the ACA to maintain the ban on all pre-existing conditions, that means a person cannot be denied coverage, charged more, or denied treatment based on their (earlier) health status, according to the ACA's website." [USA Today, 3/9/17]

Rep. Darrell Issa (R-CA): "Yet, with repeal before us, I also hear from constituents who are worried about losing coverage for pre-existing conditions or who have been saved from financial hardship by the prohibition on lifetime caps. The plan I'm proposing frees us from Obamacare's burdens, while focusing on what works, to create a simpler, patient-centered, market-based health care alternative that puts patients back in the driver's seat of their health care." [Press Release, 2/21/17]

Democrats in Congress will continue to hold Republicans accountable if they break this commitment to the American people. We urge them to abandon this effort and work with us to improve the Affordable Care Act and keep in place these protections.